

FILED

B27 (Official Form 27) (12/09)

APR 29 AM 11:13

United States Bankruptcy Court

District Of Maryland

U.S. BANKRUPTCY COURT
DISTRICT OF MARYLAND
GREENBELTIn re Sherman Hill

Debtor

Case No. 10-13917Chapter

REAFFIRMATION AGREEMENT COVER SHEET

This form must be completed in its entirety and filed, with the reaffirmation agreement attached, within the time set under Rule 4008. It may be filed by any party to the reaffirmation agreement.

1. Creditor's Name: NASA Federal Credit Union
2. Amount of the debt subject to this reaffirmation agreement:
\$ 4,138.11 on the date of bankruptcy \$ 4,138.11 to be paid under reaffirmation agreement *
3. Annual percentage rate of interest: % prior to bankruptcy
4.79 % under reaffirmation agreement (X Fixed Rate Adjustable Rate) * (As of Date of Reaffirmation Agreement)
4. Repayment terms (if fixed rate): \$ 312.00 per month for 14 months
5. Collateral, if any, securing the debt; Current market value: \$ 11,375.00
Description: 2002 Infiniti QX4 Utility 4D
6. Does the creditor assert that the debt is nondischargeable? Yes No X this time *
(If yes, attach a declaration setting forth the nature of the debt and basis for the contention that the debt is nondischargeable.)

Not at

*Creditor has not completed its nondischargeability analysis

Debtor's Schedule I and J EntriesDebtor's Income and Expenses
as Stated on Reaffirmation Agreement

- | | |
|---|---|
| <p>7A. Total monthly income from <u>\$4,589.20</u> Schedule I, line 16</p> <p>8A. Total monthly expenses <u>\$5,231.20</u> from Schedule J, line 18</p> <p>9A. Total monthly payments on \$ <u> </u> reaffirmed debts not listed on Schedule J</p> | <p>7B. Monthly income from all <u>\$3,689.20</u> sources after payroll deductions</p> <p>8B. Monthly expenses <u>\$5,231.30</u></p> <p>9B. Total monthly payments on \$ <u> </u> reaffirmed debts not included in monthly expenses</p> <p>10B. Net monthly income \$ <u> </u>
(Subtract sum of lines 8B and 9B from line 7B. If total is less than zero, put the number in brackets.)</p> |
|---|---|

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11. Explain with specificity any difference between the income amounts (7A and 7B):

_____12. Explain with specificity any difference between the expense amounts (8A and 8B):

If line 11 or 12 is completed, the undersigned debtor, and joint debtor if applicable, certifies that any explanation contained on those lines is true and correct.

Signature of Debtor (only required if
line 11 or 12 is completed)

Signature of Joint Debtor (if applicable, and only
required if line 11 or 12 is completed)

Other Information

☒ Check this box if the total on line 10B is less than zero. If that number is less than zero, a presumption of undue hardship arises (unless the creditor is a credit union) and you must explain with specificity the sources of funds available to the Debtor to make the monthly payments on the reaffirmed debt: _____

Was debtor represented by counsel during the course of negotiating this reaffirmation agreement?

☒ Yes ☐ No

If debtor was represented by counsel during the course of negotiating this reaffirmation agreement, has counsel executed a certification (affidavit or declaration) in support of the reaffirmation agreement?

☐ Yes ☒ No

FILER'S CERTIFICATION

I hereby certify that the attached agreement is a true and correct copy of the reaffirmation agreement between the parties identified on this Reaffirmation Agreement Cover Sheet.

Sherman Hill
Signature

Sherman Hill
Print/Type Name & Signer's Relation to Case